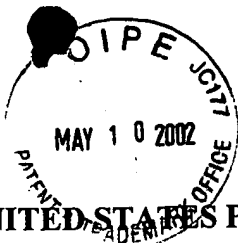


Docket No: 3350-31B  
Client Ref: BillPayB



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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of  
Kight et al.  
Serial No.: 09/250,711

:  
: Group Art Unit: 2164  
:  
: Examiner: J. Bergin  
:

Filed: February 16, 1999

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER  
SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND  
LOANS

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